

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

45354

Morton & Craig LLC

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Moorestown, NJ 08057

Attorney for Ally Financial

Page 1 of 4



Order Filed on September 12,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case number: 16-33204

Adv. No.

Hearing Date: 8-21-18

Judge: (JNP)

In Re:

CAROL L. ANISI

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL  
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

**DATED: September 12, 2018**

A handwritten signature in black ink, appearing to read "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: Carol L. Anisi / 45354

Case No: 16-33204 (JNP)

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Certificate Of Default filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Lee Abt, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Ally Financial is the holder of a first purchase money security interest encumbering a 2010 Volkswagen GTI bearing vehicle identification number WVWED7AJ9AW417819.**
- 2. That the Debtors' account has arrears through August 2018 in the amount of \$4,750.11.**
- 3. That the Debtor is to cure this arrearage by making her regular monthly payment of \$385.14 plus an additional \$791.69 each month (for a total monthly payment of \$1,176.83), for the months of September 2018 through February 2019 (6 months). If the Debtor fails to make any total monthly payment of \$1,176.83 within ten (10) days after each payment falls due under the terms of the retail installment sales contract (being the 15<sup>th</sup> day of each month), Ally Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtor, her attorney, and the chapter 13 trustee.**
- 4. That beginning with her March 2019 payment, the Debtor is to resume making each monthly payment directly to Ally Financial under the terms of the retail installment contract. If the Debtor fails to make any monthly payment to Ally Financial within thirty (30) days after each payment falls due, Ally Financial shall be entitled to stay relief upon filing a certification of default with the court and serving it on the Debtor, her attorney, and the chapter 13 trustee.**

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Debtors: Carol L. Anisi / 45354

Case No: 16-33204 (JNP)

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- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Ally Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the chapter 13 trustee.**
- 6. That the Debtor is to pay Ally Financial a counsel fee of \$150.00 through her chapter 13 bankruptcy plan.**

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Carol L. Anisi  
Debtor

Case No. 16-33204-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db +Carol L. Anisi, 615 Autumn Crest Drive, Waterford Works, NJ 08089-2105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

Aleksander P. Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.  
alex@winstonandwinston.com  
Brian E Caine on behalf of Creditor MTGLQ Investors, LP bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmil@mortoncraig.com,  
mortoncraigecf@gmail.com  
Lee Abt on behalf of Debtor Carol L. Anisi leeabt2@verizon.net, r40016@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor JPMORGAN CHASE BANK, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8